

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-17885-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Enrique A Gaete  
104 Pheasant Meadow Drive  
Galloway, NJ 08205

Maria L. Gaete  
aka Maria D. Gaete  
104 Pheasant Meadow Drive  
Galloway, NJ 08205

Social Security No.:  
xxx-xx-6656

xxx-xx-3526

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Andrew B. Altenburg Jr. on:

Date: 3/25/21

Time: 02:00 PM

Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Candyce Ilene Smith-Sklar, Debtor's Attorney, period: 7/18/2017 to 6/5/2019

**COMMISSION OR FEES**

Fees: \$4,750.00

**EXPENSES**

\$0.00

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If this is a chapter 13 case, the fees and expenses awarded:

will not reduce the amount to be paid to general unsecured creditors under the plan.

will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: February 26, 2021  
JAN:

Jeanne Naughton  
Clerk

In re:  
Enrique A Gaete  
Maria L. Gaete  
Debtors

Case No. 17-17885-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Feb 26, 2021

User: admin  
Form ID: 137

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Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Enrique A Gaete, Maria L. Gaete, 104 Pheasant Meadow Drive, Galloway, NJ 08205-3130
cr	+ Pheasant Meadow Condominium Association, Inc., Hyberg White Mann, 2111 New Road, Suite 105, Northfield, NJ 08225-1512
lm	+ Wells Fargo Bank, NA, 1000 Blue Gentian Road, Eagan, MN 55121-7700
517938234	+ AIM Pleasantville, PO Box 786061, Philadelphia PA 19178-6061
516774148	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808
516774149	+ America Express Legal, PO Box 278, 500 North Franklin Turnpike, Ramsey, NJ 07446-1177
516920144	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516774150	+ Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516774151	+ Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
517938230	+ Apex Asset Management, LLC, PO Box 5407, Lancaster PA 17606-5407
517938228	+ AtlantiCare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061
517938225	+ Atlantic Medical Imaging, LLC, PO Box 1564, Indianapolis, IN 46206-1564
516774152	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
516774154	+ Cap1/bstby, 1405 Foulk Road, Wilmington, DE 19803-2769
517938229	+ Care Point Health Medical Group, PO Box 824276, Philadelphia, PA 19182-4276
517938235	+ Carepoint Health Medical Group, PO Box 824276, Philadelphia PA 19182-4276
516774158	+ Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
516774159	+ Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516774162	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
516774163	+ Federal Hm Loan Mortgage/Wells Fargo, c/o Fein, Such, Kahn & Shepard, P.C, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
518661359	+ Federal Home Loan Mortgage Corporation, as Truste, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518661360	+ Federal Home Loan Mortgage Corporation, as Truste, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation, Serviced by Select Portfolio Servicing,
517938227	+ IC System, 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378
517938231	+ Jersey Urology Group PA, 403 Bethel Road, Somers Point, NJ 08244-2108
517938224	+ Laboratory Corporation of America Holdings, PO Box 2240, Burlington, North Carolina 27216-2240
517938226	+ Laboratory Corporation of America Holdings, c/o LCA Collections, PO Box 2240, Burlington, North Carolina 27216-2240
516774165	+ Mb Fin Svcs, 2050 Roanoke Rd, Westlake, TX 76262-9616
517938233	+ NJ Medical and Health Associates, DBA CarePoint Medical Group, PO Box 824276, Philadelphia, PA 19182-4276
516842856	+ Pheasant Meadow Condominium Association, c/o Norman L. Zlotnick, Esquire, Hyberg White & Mann, 2111 New Road, Suite 105, Northfield, NJ 08225-1512
517938232	+ Rickart Collection Systems, Inc., 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242
516895507	+ Santander Consumer USA Inc., an Illinois corporati, P.O. Box 961278, Fort Worth, TX 76161-0278
516774166	+ Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
518048758	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518048759	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
516960055	+ TD Bank NA, Michael E. Blaine, Esq., 30 Montgomery Street Ste 1205, Jersey City, NJ 07302-3835
516959140	+ TD Bank, N.A., Payment Processing, P.O. Box 16029, Lewiston, ME 04243-9507
516774174	+ The Prudential Diversified Realty & Asso, 28 S. New York Rd., Ste B6, Absecon, NJ 08205-9695
516774178	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701

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516856836 + WELLS FARGO BANK, N.A., 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-7700  
 516774177 + Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557  
 516883161 + Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines IA 50328-0001

TOTAL: 41

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 26 2021 21:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 26 2021 21:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516774155	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 26 2021 21:52:39	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516774153	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 26 2021 21:52:39	Cap1/boscov, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
517054095	+ Email/Text: bncmail@w-legal.com	Feb 26 2021 21:39:00	CarePoint Health - Physician CHMG, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516774159	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2021 21:51:49	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516774160	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 26 2021 21:38:00	Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
516774162	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2021 21:52:51	Dsnb Macys, Po Box 8218, Mason, OH 45040
517036072	Email/Text: bnc-quantum@quantum3group.com	Feb 26 2021 21:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516774161	+ Email/Text: mrdiscen@discover.com	Feb 26 2021 21:36:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516774164	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Feb 26 2021 21:39:00	Hyundai Capital Americ, 10550 Talbert Avenue, Fountain Valley, CA 92708-6032
517027666	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Feb 26 2021 21:39:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
516774156	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 26 2021 21:51:33	Chase Card, Po Box 15298, Wilmington, DE 19850
516774157	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 26 2021 21:51:33	Chase Mtg, Po Box 24696, Columbus, OH 43224
517026249	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 26 2021 21:38:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517056208	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2021 21:52:44	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
518178979	+ Email/Text: bnc-quantum@quantum3group.com	Feb 26 2021 21:38:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC 98083-0788
518178978	Email/Text: bnc-quantum@quantum3group.com	Feb 26 2021 21:38:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788
516774166	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2021 21:52:51	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
516774167	+ Email/PDF: gecsed@recoverycorp.com	Feb 26 2021 21:52:34	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
516774168	+ Email/PDF: gecsed@recoverycorp.com	Feb 26 2021 21:51:32	Syncb/lowes, Po Box 965005, Orlando, FL

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516774169	+ Email/PDF: gecsed@recoverycorp.com	Feb 26 2021 21:53:39	32896-5005 Syncb/sams Club, 4125 Windward Plaza, Alpharetta, GA 30005-8738
516774170	+ Email/PDF: gecsed@recoverycorp.com	Feb 26 2021 21:52:34	Syncb/tjx Cos Dc, Po Box 965015, Orlando, FL 32896-5015
516774171	+ Email/PDF: gecsed@recoverycorp.com	Feb 26 2021 21:52:34	Syncb/walmart, 4125 Windward Plaza, Alpharetta, GA 30005-8738
516774172	+ Email/PDF: gecsed@recoverycorp.com	Feb 26 2021 21:53:39	Syncb/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
516774173	Email/Text: bankruptcy@td.com	Feb 26 2021 21:38:00	Td Bank N.a., 70 Gray Rd, Portland, ME 04105
516886852	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Feb 26 2021 21:52:49	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516774175	+ Email/Text: vci.bkcy@vwcredit.com	Feb 26 2021 21:39:00	Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
516774176	+ Email/PDF: DellBKNotifications@resurgent.com	Feb 26 2021 21:52:46	Webbank/dfs, Po Box 81607, Austin, TX 78708-1607

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517938236	*+	Jersey Urology Group PA, 403 Bethel Road, Somers Point NJ 08244-2108

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2021

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2021 at the address(es) listed below:

Name	Email Address
Candyce Ilene Smith-Sklar	on behalf of Debtor Enrique A Gaete mail@njpalaw.com r56958@notify.bestcase.com
Candyce Ilene Smith-Sklar	on behalf of Joint Debtor Maria L. Gaete mail@njpalaw.com r56958@notify.bestcase.com
Chester A. Luszcz	on behalf of Creditor Pheasant Meadow Condominium Association Inc. luszcz@comcast.net, bluszcz@comcast.net
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans

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Structured Transaction Trust, Series 2019-3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Elizabeth L. Wassall

on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

R. A. Lebron

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 11